

PUBLIC SUBMISSION

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Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Comment on FR Doc # 2015-08831

Submitter Information

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General Comment

These comments are provided against RIN 1210 - AB32. PLEASE DO NOT ASSUME THAT WE ARE STUPID, UNEDUCATED

INVESTORS. In a paternalistic attempt to protect people from themselves, you are proposing to take away my ability to use

options in my IRA account. I use options to REDUCE, repeat REDUCE, my risk in the market. I have taken the time to learn about

options, and regularly use them to reduce my market risk while increasing my returns.

THE GOVERNMENT IS NOT, NOT, NOT, SMARTER THAN THE GENERAL POPULANCE. Please STOP trying to protect us

from ourselves. This is supposed to be a free country - let the people be free to succeed or fail on their own. I can't express in

writing how ticked off I am that you assume we are all stupid. For the "general good" you think you need to put rules like this in

place. YOU DO NOT.

Please shelve this rule as a bad idea.